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		Docu	ment Page 1	L 0f 8	
Fill in this info	rmation to identify your o	ase:			
Debtor 1	Johanna Ramos				
	First Name	Middle Name	Last Name	_	
Debtor 2	Circl Name	Adiable Nove	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	EASTERN DISTRIC	OF PENNSYLVANIA		
Casa number	2:24-bk-14529				
(if known)	Z.24-DR-14323				Check if this is an
					amended filing
Off: a: a! E a	100E/E				
Official For		aa Hawa Haaa	arred Claima		40/45
	E/F: Creditors W				12/15 RIORITY claims. List the other party to
any executory co Schedule G: Exec Schedule D: Cred left. Attach the Co name and case n	ntracts or unexpired leases t cutory Contracts and Unexpi litors Who Have Claims Secu	hat could result in a cla ed Leases (Official Fori red by Property. If more . If you have no informa	im. Also list executory n 106G). Do not include a space is needed, copy t	contracts on Schedule A/B: Pi any creditors with partially sed the Part you need, fill it out, nu	roperty (Official Form 106A/B) and on
	itors have priority unsecured				
No. Go to		ciaiiis agaiiist you?			
Yes.	or art z.				
Part 2: List	All of Your NONPRIORITY	Unsecured Claims			
3. Do any credi	itors have nonpriority unsec	ıred claims against you	?		
No. You	have nothing to report in this p	art. Submit this form to the	e court with your other sch	edules.	
X Yes.					
unsecured cla	aim, list the creditor separately	for each claim. For each	claim listed, identify what t		has more than one nonpriority ns already included in Part 1. If more ms fill out the Continuation Page of Part
2.					Total claim
Ameri	can Heritage Federal C	credit			
4.1 Union	_		gits of account number	0001	\$373.00
•	rity Creditor's Name Bankruptcy			2021-11	
	Red Lion Rd	When wa	s the debt incurred?	2021-11	
Philad	elphia, PA 19115-1603				
	Street City State Zip Code	As of the	date you file, the claim i	s: Check all that apply	
	curred the debt? Check one.				
	tor 1 only	=	ngent		
=	tor 2 only		uidated 		
	tor 1 and Debtor 2 only	☐ Dispu	ited IONPRIORITY unsecured	d claim:	
=	east one of the debtors and and	C etud	ent loans	a wendlii	
Che debt	ck if this claim is for a com	munity =		aration agreement or divorce tha	it vou did not
Is the cl	aim subject to offset?		priority claims	g 5. 4 5 4	,
No No		Debt	s to pension or profit-sharir	ng plans, and other similar debts	
Yes		Othe Specify	Revolving a	account	

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Case number (if known) 2:24-bk-14529

Debtoi	Jonanna Ramos		Case number (if known) 2:24-DK-1452	9
4.2	American Heritage Federal Credit Union Nonpriority Creditor's Name	Last 4 digits of account number	0900	\$85.00
	Attn: Bankruptcy 2060 Red Lion Rd Philadelphia, PA 19115-1603	When was the debt incurred?	2019-05	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	L. L. L.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt	Student loans	cratics agreement or diverse that you did not	
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	⊠ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
		Other.		
	Yes	Specify Revolving a	account	
4.3	Comenity/MPRC Nonpriority Creditor's Name	Last 4 digits of account number		\$221.00
	Attn: Bankruptcy	When was the debt incurred?	2019-12-05	
	PO Box 182125			
	Columbus, OH 43218-2125 Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim i	3. Oncok all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	⊠ No		ng plans, and other similar debts	
	Yes	Other. Specify Revolving a	account	
		Specify Revolving 6	decount	
	Flore Financial Complex		0000	* 0.000.00
4.4	Elan Financial Service Nonpriority Creditor's Name	Last 4 digits of account number	8382	\$2,060.00
		When was the debt incurred?	2024-08	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt	<u> </u>	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	⊠ No		ng plans, and other similar debts	
	Yes	Other. Specify Revolving a	account	

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Case number (if known) 2:24-pk-14529

Debto	or 1 Jonanna Ramos	Case number (if known)	
4.5	Lindy Properties	Last 4 digits of account number	\$5,000.00
	Nonpriority Creditor's Name 2607 Welsh Road Philadelphia, PA 19114	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	⊠ No	Debts to pension or profit-sharing plans, and other similar debts	
		Other.	
	∐ Yes	Specify Other	
4.6	Mohela	Last 4 digits of account number	\$6,090.00
	Nonpriority Creditor's Name Attn: Bankruptcy	When was the debt incurred? 2019-09	
	633 Spirit Dr	when was the debt incurred?	
	Chesterfield, MO 63005-1243		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	⊠ No	Debts to pension or profit-sharing plans, and other similar debts	
	□ v _{oo}	Other. Specify Installment account	
	∐ Yes	Specify Installment account	
4.7	Mohela	Last 4 digits of account number	\$6,000.00
	Nonpriority Creditor's Name Attn: Bankruptcy	When was the debt incurred? 2020-08	
	633 Spirit Dr	when was the dept incurred:	
	Chesterfield, MO 63005-1243	_	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	⊠ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Installment account	

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Debtor	1 Johanna Ramos		Case number (if known) 2:24-bk-14529	
4.8	Mohela	Last 4 digits of account number	0611	\$4,500.00
	Nonpriority Creditor's Name Attn: Bankruptcy 633 Spirit Dr	When was the debt incurred?	2020-08	
	Chesterfield, MO 63005-1243	. As of the data way file the plain	in Charle all that apply	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	із: Спеск ан тат арріу	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepreport as priority claims	paration agreement or divorce that you did not	
	No		ing plans, and other similar debts	
	Yes	Other. Specify Installmen	t account	
4.9	Mohela	Last 4 digits of account number	0611	\$3,500.00
	Nonpriority Creditor's Name Attn: Bankruptcy	When was the debt incurred?	2019-09	
	633 Spirit Dr Chesterfield, MO 63005-1243			
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	Obligations arising out of a sep report as priority claims	paration agreement or divorce that you did not	
	∑ No		ing plans, and other similar debts	
		Other.	t account	
	Yes	Specify Installmen	t account	
4.1	Mohela/Dept of Ed	Last 4 digits of account number	0002	\$6,113.00
	Nonpriority Creditor's Name	When was the debt incurred?	2019-09	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Disputed Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	Student loans		
	debt	Obligations arising out of a sep	paration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ing plans, and other similar debts	
	<u> </u>	Other.	חוש פומוים, מווע טנוופו סוווווומו עפטנס	
	Yes	Specify		
		Installmen	t account	

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Debtor	Johanna Ramos	Cas	e number (if known) 2:24-	bk-14529
4.1	Mohela/Dept of Ed Nonpriority Creditor's Name		004 020-08	\$6,013.00
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: C		
	Debtor 2 only	Contingent Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	_	
	At least one of the debtors and another Check if this claim is for a community	Type of NONPRIORITY unsecured cla Student loans	im:	
	debt Is the claim subject to offset?	Obligations arising out of a separation report as priority claims	on agreement or divorce that you	did not
	No No Yes	Debts to pension or profit-sharing pl Other.	ans, and other similar debts	
	res	Specify Installment acc	count	
4.1 2	Mohela/Dept of Ed Nonpriority Creditor's Name	Last 4 digits of account number 00	003	\$4,510.00
	Nonphonty Cleditor's Name	When was the debt incurred? 20)20-08	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: C	heck all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	_	
	At least one of the debtors and another	Type of NONPRIORITY unsecured cla	im:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separation of	on agreement or divorce that you	did not
	No	Debts to pension or profit-sharing pl	ans, and other similar debts	
	Yes	Other. Specify		
		Installment acc	count	
4.1 3	Mohela/Dept of Ed Nonpriority Creditor's Name	Last 4 digits of account number 00	001	\$3,513.00
	· •	When was the debt incurred?)19-09	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: C	heck all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured cla	im:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separation report as priority claims	on agreement or divorce that you	aia not
	No No	Debts to pension or profit-sharing pl	ans, and other similar debts	
	Yes	Specify	count	
		Installment acc	Count	

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Debto	r 1 <u>Johanna Ramos</u>	Case number (if known) 2:24-bk-14529	
4.1			
4	Philadelphia Federal Credit Union Nonpriority Creditor's Name 12800 Townsend Road	Last 4 digits of account number 8382 When was the debt incurred?	\$3,531.00
	Philadelphia, PA 19154	when was the debt incurred:	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one. Debtor 1 only	Continuent	
	Debtor 2 only	☐ Contingent ☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	⊠ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes		
		· ,	
4.1 5	Synchrony Bank/Amazon	Last 4 digits of account number 6172	\$1,708.00
	Nonpriority Creditor's Name Attn: Bankruptcy	When was the debt incurred? 2022-11	
	PO Box 965060	When was the dept incurred?	
	Orlando, FL 32896-5060	- Accepted to the Control of Cont	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt	Dbligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the claim subject to offset? No	Debts to pension or profit-sharing plans, and other similar debts	
		Other.	
	Yes	Specify Revolving account	
4.1	Synchrony Bank/Pc Richards &	0000	44 000 00
6	Sons Nonpriority Creditor's Name	Last 4 digits of account number	\$1,026.00
	Attn: Bankruptcy	When was the debt incurred? 2021-10	
	PO Box 965060 Orlando, FL 32896-5060		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim: Student loans	
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	⊠ No	Debts to pension or profit-sharing plans, and other similar debts	
	□v	Other.	
	Yes	Specify Revolving account	

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Debtor 1 Johanna Ramos Case number (if known) 2:24-bk-14529 \$18,895.00 Upgrade, Inc. 0787 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy 2023-12 When was the debt incurred? 275 Battery St FI 23 San Francisco, CA 94111-3305 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Contingent Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? No. Debts to pension or profit-sharing plans, and other similar debts Other. Yes Installment account Specify 4.1 Upgrade, Inc. \$11,966.00 Last 4 digits of account number 0946 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? 2022-08 275 Battery St FI 23 San Francisco, CA 94111-3305 As of the date you file, the claim is: Check all that apply Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Contingent Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims No. Debts to pension or profit-sharing plans, and other similar debts Other. Yes Open account Specify 4.1 Wells Fargo Bank NA Last 4 digits of account number 8879 \$6,327.00 Nonpriority Creditor's Name 2019-04 Attn: Bankruptcy When was the debt incurred? 1 Home Campus # MAC X2303-01A FL 3 Des Moines, IA 50328-0001 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only Contingent Debtor 2 only Unliquidated Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? No. Debts to pension or profit-sharing plans, and other similar debts Other. Yes Revolving account Specify

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Debtor 1 Johanna Ramos Case number (if known) 2:24-bk-14529

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				al Claim
6a.	Domestic support obligations	6a.	\$	0.00
6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
6e.	Total Priority. Add lines 6a through 6d.	6e.	¢	0.00
	3		Ф	0.00
			Tot	al Claim
6f.	Student loans	6f.	\$	20,149.00
6g.	Obligations arising out of a separation agreement or divorce that	•	•	0.00
01	, , ,	_	· —	0.00
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	71,282.00
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	91,431.00
	6b. 6c. 6d. 6e. 6f. 6g. 6h. 6i.	 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6e. Total Priority. Add lines 6a through 6d. 6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. Other. Add all other priority unsecured claims. Write that amount here. 6d. 6e. Total Priority. Add lines 6a through 6d. 6e. 6f. Student loans 6f. 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 6d.	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. \$ 6e. Total Priority. Add lines 6a through 6d. 6e. \$ Total Priority. Add lines 6a through 6d. 6f. \$ 6g. \$ 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 6b. \$ Total Priority. Student loans 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not report as priority claims 6c. \$ Cobligations arising out of a separation agreement or divorce that you did not r